

SERFF Tracking Number: CRUM-125797919 State: Arkansas
First Filing Company: Crum & Forster Indemnity Company, ... State Tracking Number: EFT \$75
Company Tracking Number: TRANSPORTATION
TOI: 35.0 Interline Filings Sub-TOI: 35.0002 Commercial Interline Filings
Product Name: Transportation
Project Name/Number: TRANS08/08TRANS

Filing at a Glance

Companies: Crum & Forster Indemnity Company, The North River Insurance Company, United States Fire Insurance Company

Product Name: Transportation SERFF Tr Num: CRUM-125797919 State: Arkansas
TOI: 35.0 Interline Filings SERFF Status: Closed State Tr Num: EFT \$75
Sub-TOI: 35.0002 Commercial Interline Filings Co Tr Num: TRANSPORTATION State Status: Fees verified and received
Filing Type: Rule Co Status: Reviewer(s): Betty Montesi, Llyweyia Rawlins, Brittany Yielding
Authors: Roger Bennett, Debbie Disposition Date: 09/03/2008
Deluccia, Howard DeBare, George French
Date Submitted: 08/29/2008 Disposition Status: Exempt from Review
Effective Date Requested (New): 10/01/2008 Effective Date (New): 10/01/2008
Effective Date Requested (Renewal): 10/01/2008 Effective Date (Renewal): 10/01/2008

State Filing Description:

General Information

Project Name: TRANS08 Status of Filing in Domicile: Pending
Project Number: 08TRANS Domicile Status Comments: This rule filing is pending with the domicile states of DE and NJ.
Reference Organization: N/A Reference Number: N/A
Reference Title: N/A Advisory Org. Circular: N/A
Filing Status Changed: 09/03/2008 Deemer Date:
State Status Changed: 09/02/2008
Corresponding Filing Tracking Number: N/A
Filing Description:
This is the initial rule filing for our new program called the Transportaion Motor Carrier Non-Passenger Commercial Auto Program.

<i>SERFF Tracking Number:</i>	<i>CRUM-125797919</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>Crum & Forster Indemnity Company, ...</i>	<i>State Tracking Number:</i>	<i>EFT \$75</i>
<i>Company Tracking Number:</i>	<i>TRANSPORTATION</i>		
<i>TOI:</i>	<i>35.0 Interline Filings</i>	<i>Sub-TOI:</i>	<i>35.0002 Commercial Interline Filings</i>
<i>Product Name:</i>	<i>Transportation</i>		
<i>Project Name/Number:</i>	<i>TRANS08/08TRANS</i>		

This filing is for commercial Auto and CMP.

Company and Contact

Filing Contact Information

Roger W. Bennett, Regulatory Compliance Specialist	roger_bennett@cfins.com
305 MADISON AVENUE	(973) 490-6809 [Phone]
MORRISTOWN, NJ 07962	(973) 490-6062[FAX]

Filing Company Information

Crum & Forster Indemnity Company	CoCode: 31348	State of Domicile: Delaware
305 Madison Avenue	Group Code: 158	Company Type:
Morristown, NJ 07960	Group Name:	State ID Number:
(973) 490-6476 ext. [Phone]	FEIN Number: 22-2868548	

The North River Insurance Company	CoCode: 21105	State of Domicile: New Jersey
305 Madison Avenue	Group Code: 158	Company Type:
Morristown, NJ 07960	Group Name:	State ID Number:
(973) 490-6476 ext. [Phone]	FEIN Number: 22-1964135	

United States Fire Insurance Company	CoCode: 21113	State of Domicile: Delaware
305 MADISON AVENUE	Group Code: 158	Company Type:
MORRISTOWN, NJ 07962	Group Name:	State ID Number:
(973) 490-6476 ext. [Phone]	FEIN Number: 13-5459190	

Filing Fees

Fee Required?	Yes
Fee Amount:	\$75.00
Retaliatory?	No
Fee Explanation:	25. per company for three companies.
Per Company:	No

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COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Crum & Forster Indemnity Company	\$0.00	08/29/2008	
The North River Insurance Company	\$0.00	08/29/2008	
United States Fire Insurance Company	\$75.00	08/29/2008	22219016

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Exempt from Review	Llyweyia Rawlins	09/03/2008	09/03/2008

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Disposition

Disposition Date: 09/03/2008

Effective Date (New): 10/01/2008

Effective Date (Renewal): 10/01/2008

Status: Exempt from Review

Comment:

This line is exempt from filing rates/rules in compliance with ACA 23-67-206 which states that P&C insurance for commercial risks, excluding workers' compensation, employers' liability and professional liability insurance, including but not limited to, medical malpractice insurance, are exempted from the rate/rule filing and review requirements.

Rate data does NOT apply to filing.

Overall Rate Information for Multiple Company Filings

Overall Percentage Rate Indicated For This Filing	0.000%
Overall Percentage Rate Impact For This Filing	0.000%
Effect of Rate Filing-Written Premium Change For This Program	\$0
Effect of Rate Filing - Number of Policyholders Affected	0

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Item Type	Item Name	Item Status	Public Access
Supporting Document	Explanatory	Accepted for Informational Purposes	Yes
Rate	Transportation Program - Auto	Accepted for Informational Purposes	Yes
Rate	Transportation Program - CMP	Accepted for Informational Purposes	Yes

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Rate Information

Rate data does NOT apply to filing.

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Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Accepted for Informational Purposes	Transportation Program - Auto	Additional Rule #72	New	Transportation Division Auto Rules.pdf
Accepted for Informational Purposes	Transportation Program - CMP	Additional Rule #100	New	Transportation Division Rule Pages CMP.pdf

**COMMERCIAL LINES MANUAL
DIVISION ONE
COMMERCIAL AUTOMOBILE
EXCEPTION PAGES**

EXCEPTIONS TO DIVISION 1 GENERAL RULES**12. FORMS PORTFOLIO REFERENCE**

The following are added to the current exception to **Rule 12 D**. The following forms are also available:

FS 114.0.1333	07 08	Physical Damage Coverage – Extension of Coverage
FS 114.0.1334	07 08	Physical Damage Coverage – Downtime
FS 114.0.1335	07 08	Truckers Insurance for Non-Trucking Use – Unladen Liability
FM 114.0.1336	07 08	Single Deductible
FM 114.0.1337	07 08	Transportation Broker of Freight Forwarder Operations Limited Liability

ADDITIONS TO DIVISION 1 GENERAL RULES**72. TRANSPORTATION PROGRAM**

A. Eligibility: This program is for smaller Motor Carriers with no passengers. It will initially concentrate on truckers with less than 10 power units and will focus on retail, independent agency producers who specialize in writing truck business.

B. Forms:

1. Mandatory

a. FS 114.0.1333 -- Physical Damage Coverage – Extension of Coverage

- (1) Eligibility.** This endorsement is provided to all Transportation motor carrier non-passenger program insureds that purchase Physical Damage Coverage.
- (2) Description.** This endorsement provides additional miscellaneous coverage extensions.
- (3) Rating.** There is no premium charge associated with this endorsement.

b. FM 114.0.1336 -- Single Deductible

- (1) Eligibility.** This endorsement is provided to all Transportation motor carrier non-passenger program insureds who purchase Physical Damage and/or cargo coverage.
- (2) Description.** In the event of loss or damage to multiple covered autos and/or cargo or trailers, we will only apply one deductible to the loss. The applied deductible will be the largest deductible that would otherwise apply.
- (3) Rating.** There is no premium charge associated with this endorsement.

2. Optional

a. FS 114.0.1334 -- Physical Damage Coverage – Downtime

- (1) Eligibility.** This is an optional coverage endorsement available to any Transportation Program insured.
- (2) Description.** This endorsement provides coverage for the loss of net income while a covered auto is out of service for repairs.

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EXCEPTION PAGES**

(3) Rating. There is a flat \$150 premium charge. This charge is not subject to modification under any rating plan.

b. FS 114.0.1335 – Truckers Insurance for Non-Trucking Use – Unladen Liability

(1) Eligibility. This is an optional coverage endorsement available to any Transportation Program insured.

(2) Description. This endorsement expands the ISO's bobtail – non trucking coverage to include coverage while the insured is pulling an empty trailer and not under dispatch.

(3) Rating. Premium for liability coverage when using this endorsement is based on the bobtail/non-trucking use rate multiplied by a factor of 1.75 to reflect the additional exposure not contemplated using the bobtail endorsement.

The provisions of the endorsement do not impact Physical Damage, Medical Payments, No Fault or Uninsured/Underinsured Motorist coverage. Because of this, standard rating, based on classification, will apply to these coverages.

c. FM 114.0.1337 – Transportation Broker of Freight Forwarder Operations Limited Liability

(1) Eligibility. This is an optional coverage endorsement available to any Transportation Program insured.

(2) Description. This endorsement provides notice to the insured that the premium charged does not include exposure to the described operations.

(3) Rating. There is no premium charge associated with this endorsement.

3. Additional Forms

a. Forms filed by the Company and approved for the Automobile Line of business (including Business Auto, Truckers, Motor Carrier and Garage), may be included on any Transportation Program policy, unless specifically excepted.

C. Additional Rules

1. Rules filed by the Company and approved for the Automobile Line of business (including Business Auto, Truckers, Motor Carrier and Garage), may be applied to any Transportation Program policy, unless specifically excepted.

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DIVISION ONE
COMMERCIAL AUTOMOBILE
EXCEPTION PAGES**

RATING PLANS

1. EXPERIENCE AND SCHEDULE RATING PLAN

Replace ISO Rule 8 of the Auto Physical Damage and Auto Liability Schedule Rating Plans with the following for Transportation Program Insureds with 1 to 9 Power Units:

Schedule Rating Plan—Transportation Program Insureds with 1 to 9 Power Units

1. Eligibility. This plan may be applied to Motor Carrier policies covering 1 to 9 power units which develop an annual premium of \$500 or more before application of the Plan.

2. Rating Procedure. The following modification shall be applied to recognize such special characteristics of the risk as are not already fully reflected in the manual rates. These modifications contemplate the standard allowance for expenses. If the expenses are less than standard, such modification, if a credit, shall be increased, or if a debit shall be decreased, by the amount of reduction in expenses. The total credits or debits under the following table may not exceed 25%.

<u>TRANSPORTATION PROGRAM INSUREDS WITH 1 TO 9 POWER UNITS</u>		
Risk Characteristics	Range of Modifications Liability and Physical Damage	
	Credits	Debits
1. Drivers/Service Personnel Selection, training, supervision, age, experience, basis of remuneration, turnover, driving record.	25%	25%
2. Management Cooperation with Insurance company, financial position, experience of management level personnel.	10%	10%
3. Equipment Type, condition, servicing, age, repair facilities, safety equipment.	5%	5%
4. Safety Program Meetings, safety literature, award and penalty system, review of accidents with drivers, safety director.	10%	10%

COMMERCIAL LINES MANUAL
DIVISION NINE - MULTIPLE LINE
COMMERCIAL PACKAGE POLICY
EXCEPTION PAGES

ADDITIONS TO DIVISION 9 GENERAL RULES

100.TRANSPORTATION PROGRAM

The Transportation Program Package Policy follows the Commercial Package Policy rules in Division Nine-Multiple Line, Commercial Package Policy Subdivision of the Commercial Lines Manual filed by Insurance Services Offices, Inc. except as contained herein.

- A. Eligibility.** This program is for smaller Motor Carriers with no passengers. It will initially concentrate on truckers with less than 10 power units and will focus on retail, independent agency producers who specialize in writing truck business.
- B. Forms.** Forms filed by the Company and approved for any monoline coverage may be included on any Transportation Program package policy, unless specifically excepted.
- C. Rules** Rules filed by the Company and approved for any monoline coverage may be applied to any Transportation Program package policy, unless specifically excepted.

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Supporting Document Schedules

Satisfied -Name: Explanatory

Review Status:

Accepted for Informational 09/03/2008
Purposes

Comments:

Attached

Attachment:

1111 - Trans Filing Memo.pdf

EXPLANATORY MEMORANDUM

TRANSPORTATION PROGRAM

Crum & Forster is making the initial filing of its Transportation Motor Carrier Non-Passenger Commercial Auto Program. This is a new Program with no current customers or premium. This filing is applicable only to the Transportation Program. The forms and rules are similar to forms and rules already filed and approved for other companies writing motor carrier business, such as Great West Casualty, Sentry Select and Northland. The Crum & Forster Program will initially concentrate on truckers with less than 10 power units and will focus on retail, independent agency producers who specialize in writing truck business.

Mandatory Policy Forms

1. FS 114.0.1333 07 08 PHYSICAL DAMAGE COVERAGE – EXTENSION OF COVERAGE

This enhancement endorsement is provided without an additional charge to all Transportation motor carrier non-passenger program insureds with physical damage coverage.

2. FM 114.0.1336 07 08 SINGLE DEDUCTIBLE

This additional coverage endorsement is provided without an additional premium charge to all Transportation motor carrier non-passenger program insureds with physical damage and/or cargo coverage. In the event of loss or damage to multiple covered autos and/or cargo or trailer coverages, we will only apply one deductible to the loss. The applied deductible will be the largest deductible that would otherwise apply.

Optional Policy Forms

3. FM 114.0.1337 07 08 TRANSPORTATION BROKER OR FREIGHT FORWARDER OPERATIONS LIABILITY EXCLUSION

This optional endorsement provides notice to the insured that the premium charged does not include exposure to the described operations.

4. FS 114.0.1334 07 08 PHYSICAL DAMAGE COVERAGE - DOWNTIME

This is an optional additional coverage endorsement that carries a supplementary \$150 premium charge. It provides coverage for the loss of net income while a covered auto is out of service for repairs. See the corresponding rule filing for information regarding the rating of this coverage. This premium charge is comparable to that of competitor filings mentioned above.

5. FS 114.0.1335 07 08 TRUCKERS INSURANCE FOR NON – TRUCKING USE – UNLADEN LIABILITY

This is an optional additional coverage endorsement that carries a supplementary premium charge. It expands the bobtail – non trucking coverage to include coverage while the insured is pulling an empty trailer and not under dispatch. See the corresponding rule filing for information regarding the rating of this coverage. The premium charge is comparable to that of competitor filings mentioned above.

EXPLANATORY MEMORANDUM

TRANSPORTATION PROGRAM

Additional Rule

1. SCHEDULE RATING

We are adding a new rule specifically for motor carrier risks with 1 to 9 power units. This rule is applicable only to the Crum & Forster Transportation Program business. The minimum and maximum schedule rating is +/-25%.